AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

We claim:

1.   (Currently Amended) A computer-implemented method for processing insurance claims in a system having a plurality of software components comprising the computer-implemented steps of:

analyzing text associated with an insurance claim by a text analyzer to extract data elements of the insurance claim related to the insurance claim's subrogation potential, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups;

developing a subrogation potential score by a rules engine for each of the data elements, wherein the developing further comprises:

calculating the subrogation potential score using a set of rules created from existing historical claim data, or

assigning the subrogation potential score using the set of rules; and

determining if the insurance claim has subrogation potential based on the subrogation potential scores developed for each of the data elements.

2.   (Currently Amended) The computer-implemented method of claim 1,

further comprising:

storing the extracted data elements in data tables corresponding to the

insurance claim.

3.   (Currently Amended) The computer-implemented method of claim 1,

wherein the analyzing further comprises:

separating the text into words;

collecting the words into groups; and

parsing the groups into the data elements.

4.   (Currently Amended) The computer-implemented method of claim 3,

wherein the groups are non-sentence groupings.

5.   (Currently Amended) The computer-implemented method of claim 4,

wherein the non-sentence groupings are compared to a dictionary before being entered

into the data table.

6.   (Currently Amended) The computer-implemented method of claim 3,

wherein the groups are sentences.

7.   (Currently Amended) A computer-implemented method for processing an

insurance claim in a system having a plurality of software modules, comprising the

computer-implemented steps of:

receiving text corresponding to the insurance claim <u>by a receiving module,</u>

<u>the text comprising at least one of the following: sentence textual</u>

<u>groups and non-sentence textual groups</u>;

automatically separating the text into groups of words <u>by a separating</u>

<u>module</u>;

analyzing the groups of words to extract data elements of the insurance

claim <u>by an analyzing module</u>;

developing a value for each of the data elements <u>by an assigning module</u>,

the value reflecting each data element's relevance to claim

subrogation potential, wherein the developing further comprises:

calculating the value using a set of rules created from

existing historical claim data, or

assigning the value using the set of rules; and

evaluating the values developed for the data elements <u>by an evaluating</u>

<u>module</u> to determine whether the insurance claim has subrogation

potential.

8.   (Currently Amended) The <u>computer-implemented</u> method of claim 7,

wherein the value is a subrogation potential score.

9.   (Currently Amended) The <u>computer-implemented</u> method of claim 7,

wherein the values are based on historical data about subrogation of insurance claims.

10. (Currently Amended) The <u>computer-implemented</u> method of claim 7, wherein the values are based on industry practice regarding subrogation of insurance claims.

11. (Currently Amended) The <u>computer-implemented</u> method of claim 7, wherein the values are based on state law regarding subrogation of insurance claims.

12. (Currently Amended) A system for processing insurance claims comprising:

> a text analyzer that analyzes text associated with an insurance claim and
>> extracts data elements of the insurance claim related to the
>> insurance claim's subrogation potential<u>, the text comprising at least
>> one of the following: sentence textual groups and non-sentence
>> textual groups</u>;
>
> a rules engine for<u>:</u>
>> developing a subrogation potential score for each of the data
>> elements, wherein the developing further comprises:
>>> calculating the subrogation potential score using a set
>>> of rules created from existing historical claim
>>> data, or
>>> assigning the subrogation potential score using the
>>> set of rules; and

~~determines~~ determining if the insurance claim has subrogation

potential based on the subrogation potential scores

developed for each of the data elements; and

a processor to run the text analyzer and the rules engine.

13.   (Original) The system of claim 12, further comprising:

a database for storing the extracted data elements.

14.   (Original) The system of claim 12, wherein the text analyzer further

comprises:

a word parser for separating the text into words;

a sentence splitter for collecting the words into groups; and

a grammatical parser for parsing the groups into the data elements.

15.   (Currently Amended) The ~~method~~ system of claim 14, wherein the text

analyzer further comprises a specialized dictionary used by at least one of the word

parser, the sentence splitter, and the grammatical parser.

16.   (Currently Amended) A system for processing an insurance claim,

comprising:

a text analyzer that receives text corresponding to the insurance claim,

automatically separates the text into groups of words, and analyzes

the groups of words to extract data elements of the insurance

claim, the text comprising at least one of the following: sentence

textual groups and non-sentence textual groups;

a rules engine for:

developing a value for each of the data elements, the value

reflecting each data element's relevance to claim

subrogation potential, wherein the developing further

comprises:

calculating the value using a set of rules created from

existing historical claim data, or

assigning the value using the set of rules; and

~~evaluates~~ evaluating the values developed for the data elements to

determine whether the insurance claim has subrogation

potential; and

a processor that runs the text analyzer.

17.   (Original) The system of claim 16, further comprising a processor that runs
the rules engine.

18.   (Original) The system of claim 16, wherein the values are based on
historical data about subrogation of insurance claims.

19.   (Original) The system of claim 16, wherein the values are based on
industry practice regarding subrogation of insurance claims.

20.   (Original) The system of claim 16, wherein the values are based on state
law regarding subrogation of insurance claims.

21.   (Currently Amended) A computer usable medium having computer readable code embodied therein for processing insurance claims, the computer readable code comprising:

an analyzing module configured to analyze text associated with an insurance claim to extract data elements of the insurance claim related to the insurance claim's subrogation potential, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups;

an assigning module configured for developing a subrogation potential score for each of the data elements, wherein the developing further comprises:

calculating the subrogation potential score using a set of rules created from existing historical claim data, or assigning the subrogation potential score using the set of rules; and

a determining module configured to determine if the insurance claim has subrogation potential based on the subrogation potential scores developed for each of the data elements.

22.   (Original) The computer usable medium of claim 21, further comprising:

a storing module configured to store the extracted data elements in data tables corresponding to the insurance claim.

23.   (Original) The computer usable medium of claim 21, wherein the analyzing module further comprises:

a separating module configured to separate the text into words;

a collecting module configured to collect the words into groups; and

a parsing module configured to parse the groups into the data elements.

24.   (Currently Amended) A computer usable medium having computer readable code embodied therein for processing an insurance claim, the computer readable code comprising:

a receiving module configured to receive text corresponding to the insurance claim, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups;

a separating module configured to automatically separate the text into groups of words;

an analyzing module configured to analyze the groups of words to extract data elements of the insurance claim;

an assigning module configured for developing a value for each of the data elements, the value reflecting each data element's relevance to claim subrogation potential, wherein the developing further comprises:

calculating the value using a set of rules created from existing historical claim data, or

assigning the value using the set of rules; and

an evaluating module configured to evaluate the values developed for the

data elements to determine whether the insurance claim has

subrogation potential.

25.   (Previously Presented) The computer usable medium of claim 24, wherein

the value is a subrogation potential score.

26.   (Currently Amended) A computer-implemented method for processing

insurance claims in a system having a plurality of software components comprising the

computer-implemented steps of:

analyzing text associated with an insurance claim by a text analyzer to

extract data elements of the insurance claim related to the

insurance claim's subrogation potential, the text comprising at least

one of the following: sentence textual groups and non-sentence

textual groups; and

determining, as a function of subrogation potential scores associated with

at least a set of the data elements by a referral engine, wherein the

subrogation potential scores are developed by calculating the

subrogation potential score using a set of rules created from

existing historical claim data, or assigning the subrogation potential

score using the set of rules, whether the insurance claim is to be

referred for subrogation.

27.   (Currently Amended) The <u>computer-implemented</u> method of claim 26, further comprising:

developing the subrogation potential scores for the set of data elements.

28.   (Currently Amended) The <u>computer-implemented</u> method of claim 26, wherein the analyzing further comprises:

separating the text into words;

collecting the words into groups; and

parsing the groups into the data elements.

29.   (Currently Amended) The <u>computer-implemented</u> method of claim 26, further comprising:

applying a rule that specifies the set of data elements and the subrogation potential scores associated with the set of data elements.

30.   (Currently Amended) A system for processing insurance claims comprising:

a text analyzer for analyzing text associated with an insurance claim to extract data elements of the insurance claim related to the insurance claim's subrogation potential<u>, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups</u>;

a referral engine for determining, as a function of subrogation potential scores associated with at least a set of the data elements, wherein

the subrogation potential scores are developed by calculating the

subrogation potential score using a set of rules created from

existing historical claim data, or assigning the subrogation potential

score using the set of rules, whether the insurance claim is to be

referred for subrogation; and

a processor to run the text analyzer and the referral engine.

31.   (Previously Presented) The system of claim 30, wherein the referral

engine further develops the subrogation potential scores for the set of data elements.

32.   (Original) The system of claim 30, wherein the text analyzer further

separates the text into words, collects the words into groups, and parses the groups into

the data elements.

33.   (Currently Amended) A computer usable medium having computer

readable code embodied therein for processing insurance claims, the computer

readable code comprising:

an analyzing module configured to analyze text associated with an

insurance claim to extract data elements of the insurance claim

related to the insurance claim's subrogation potential, the text

comprising at least one of the following: sentence textual groups

and non-sentence textual groups; and

a determining module configured to determine, as a function of

subrogation potential scores associated with at least a set of the

data elements, wherein the subrogation potential scores are

developed by calculating the subrogation potential score using a

set of rules created from existing historical claim data, or assigning

the subrogation potential score using the set of rules, whether the

insurance claim is to be referred for subrogation; and

a processing module to run the analyzing module and the determining

module.

34.   (Previously Presented) The computer usable medium of claim 33, further

comprising:

an assigning module configured to develop the subrogation potential

scores for the set of data elements.

35.   (Original) The computer usable medium of claim 33, wherein the analyzing

module further comprises:

a separating module configured to separate the text into words;

a collecting module configured to collect the words into groups; and

a parsing module configured to parse the groups into the data elements.

36.   (Previously Presented) The computer usable medium of claim 33, further

comprising:

an applying module configured to apply a rule that specifies the set of data

elements and the subrogation potential scores associated with the

set of data elements.

37.   (New) The computer-implemented method of claim 1, wherein the analyzing further comprises using a dictionary to identify common insurance terms or phrases related to claims with high subrogation potential.